

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Earl William Reidell, Jr  
Brenda Ann Reidell  
Debtors

Case No. 18-00743-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: May 05, 2025

User: AutoDocke  
Form ID: 3180W

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Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Earl William Reidell, Jr, Brenda Ann Reidell, 531 Chestnut Street, Millersburg, PA 17061-1429
5027212	+ DAUPHIN COUNTY TAX CLAIM, 2 SOUTH 2ND STREET, HARRISBURG, PA 17101-2047
5027221	+ POWELL INC, 1 FISHER ST, HALIFAX, PA 17032-8845
5045272	Towd Point Master Funding Trust 2017-PM18, c/o Ditech Financial LLC, PO Box 6154, Rapid City SD 57709

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	May 05 2025 22:50:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 05 2025 18:51:00	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
5027204	^ MEBN	May 05 2025 18:47:38	ARCADIA RECOVERY BUREAU, PO BOX 6768, WYOMISSING, PA 19610-0768
5027205	+ Email/Text: legal@arsnational.com	May 05 2025 18:51:00	ARS NATIONAL SERVICES, INC, PO BOX 469046, ECONDIDO, CA 92046-9046
5027206	+ EDI: ATTWIREBK.COM	May 05 2025 22:50:00	AT&T MOBILITY, 15901 E SKELLY DRIVE (PHILA), TULSA, OK 74116-2809
5027207	EDI: HFC.COM	May 05 2025 22:50:00	BENEFICIAL/HFC, 90 CHRISTIANA ROAD, NEW CASTLE, DE 19720-3118
5165582	Email/Text: bankruptcy@cascadeloans.com	May 05 2025 18:51:00	Southwest Stage Funding, dba Cascade Lane Home Financing, 3345 S. Val Vista Drive, Suite 300, Gilbert, AZ 85297
5165583	Email/Text: bankruptcy@cascadeloans.com	May 05 2025 18:51:00	Southwest Stage Funding, dba Cascade Lane Home Financing, 3345 S. Val Vista Drive, Suite 300, Gilbert, AZ 85297, Southwest Stage Funding, dba Cascade Lane Home Financing
5027210	+ EDI: JPMORGANCHASE	May 05 2025 22:50:00	CHASE, 800 BROOKSEdge BLVD, WESTERVILLE, OH 43081-2822
5027211	EDI: PENNDEPTREV	May 05 2025 22:50:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5027222	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	May 05 2025 18:51:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121

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5490376	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 05 2025 18:51:00	FirstKey Master Funding 2021-A Collateral Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
5490377	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 05 2025 18:51:00	FirstKey Master Funding 2021-A Collateral Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, FirstKey Master Funding 2021-A Collatera, Serviced by Select Portfolio Servicing,
5027215	EDI: IRS.COM	May 05 2025 22:50:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5027209	Email/Text: info@pamd13trustee.com	May 05 2025 18:51:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5027217	^ MEBN	May 05 2025 18:47:32	KML LAW GROUP PC, SUITE 5000 - BNY INDEPENDENCE CENTER, 701 MARKET STREET, PHILADELPHIA, PA 19106-1538
5055895	Email/PDF: resurgentbknotifications@resurgent.com	May 05 2025 18:55:42	LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5056956	Email/PDF: resurgentbknotifications@resurgent.com	May 05 2025 18:55:18	LVNV Funding, LLC its successors and assigns as, assignee of Sears National Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5055965	Email/PDF: resurgentbknotifications@resurgent.com	May 05 2025 18:55:58	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5027218	^ MEBN	May 05 2025 18:47:12	NCB MANAGEMENT SERVICES INC, CORRESPONDENCE, PO BOX 1099, LANGHORNE, PA 19047-6099
5043203	EDI: AGFINANCE.COM	May 05 2025 22:50:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
5027219	EDI: AGFINANCE.COM	May 05 2025 22:50:00	ONEMAIN FINANCIAL ATTN: BK NOTICES, PO BOX 3251, EVANSVILLE, IN 47731-3251
5148375	EDI: PRA.COM	May 05 2025 22:50:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5148376	EDI: PRA.COM	May 05 2025 22:50:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5027223	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	May 05 2025 18:51:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5054381	EDI: AIS.COM	May 05 2025 22:50:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5027208		BETTY MILLER
5027216	*	IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5027213	##+	DITECH FINANCIAL LLC, BANKRUPTCY NOTICES, 1400 TURBINE DRIVE, RAPID CITY, SD 57703-4719
5027214	##+	ERC, PO BOX 57547, JACKSONVILLE, FL 32241-7547
5027220	##+	PENN CREDIT CORP, 916 S 14TH STREET, HARRISBURG, PA 17104-3425

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 07, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2025 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2018-3 bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Dorothy L Mott	on behalf of Debtor 2 Brenda Ann Reidell DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendor@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendor@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Dorothy L Mott	on behalf of Debtor 1 Earl William Reidell Jr DorieMott@aol.com, karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendor@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendor@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Kara Katherine Gendron	on behalf of Debtor 1 Earl William Reidell Jr karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendor@gmail.com;MottGendronLaw@jubileebk.net
Kara Katherine Gendron	on behalf of Debtor 2 Brenda Ann Reidell karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendor@gmail.com;MottGendronLaw@jubileebk.net
Mary F Kennedy	on behalf of Creditor Southwest Stage Funding dba Cascade Land Home Financing mary@javardianlaw.com tami@javardianlaw.com;angie.harrigan@javardianlaw.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1	Earl William Reidell Jr	Social Security number or ITIN xxx-xx-0484
	First Name   Middle Name   Last Name	EIN _____
Debtor 2 (Spouse, if filing)	Brenda Ann Reidell	Social Security number or ITIN xxx-xx-2673
	First Name   Middle Name   Last Name	EIN _____
United States Bankruptcy Court   Middle District of Pennsylvania		
Case number: 1:18-bk-00743-HWV		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Earl William Reidell Jr

Brenda Ann Reidell

**By the court:**5/5/25

Henry W. Van Eck, Chief Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**